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Complaints



50 Braintree Hill Park
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<http://gosunpath.com/>

[Email this Business](#)

[\(888\) 990-7786](#)

Complaint Type: Guarantee/Warranty Issues **Status:** Answered



05/05/2021

On 4/23/21 I was contacted about a warranty for my car they stated they had been trying to contact me multiple times about per their voicemail. I called them back and was very skeptical about their service(s). So, when trying to deny their service they insisted on trying to make it cheater or arrange this to better suit the cost, but I still wasn't sure. I agreed to \$95 payment, gave my debit card info. Once getting off the phone, I looked them up on the BBB website and didn't like what I saw so I called back and spoke with ******(supervisor) for **** *****, who is who took my card info. I requested to void my transaction, but she insisted that if I take this info I received by e-mail from them, I could take to Toyota and they will verify it as good. I never received an e-mail or anything from them. I just want my \$95 dollars back. They are scammers and everyone needs to know about them. Also, ***** states she would call back. Had my card cancelled."

Response

05/10/2021

***** has been in contact with the consumer via email to address the concerns raised in the complaint. A full refund , as requested, has been processed and issued to the consumer's credit card. "

Complaint Type: Problems with Product/Service **Status:** Resolved

04/06/2021



I received a voicemail stating that I was out of compliance with my vehicle coverage and had to return their call or my coverage would be cancelled. Unsure of what coverage they were referring to, I called back and got roped into a sales call about extended warranty coverage. The sales representative (***** *) walked through the high level details of the coverage and associated pricing structure. I asked if the details could be sent to me for review before I make a decision as to whether I'd like proceed or not. He said I had to pay \$195, to protect their company from insurance fraud, before he could send over any details (which was suspect). I was told I had 30 days to review the warranty coverage and could cancel at any time within the 30 days and receive a full refund. After calling back just 10 days later they told me they couldn't refund me. I pushed back and asked to talk to the original sales rep and said they wouldn't connect me. I question the validity of this company.

R

Response

04/13/2021

SunPath is confirming that the consumer's down payment will be refunded as requested. The refund is in process and will be made in 3-5 business days. All contracts administered by SunPath may be cancelled within 30 days for a full refund.

**Customer Response**

04/15/2021

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

Complaint Type: Problems with Product/Service **Status:** Resolved

03/31/2021



Receiving an extended car warranty offer in the mail from SunPath, we decided to enroll & paid for 1 month's premium on 2/25/21 of \$199.99. I was told I had 1 month to cancel if we changed our mind. On 3/22/21, my daughter called & had them cancel our enrollment & was told our refund would take 4-5 days to process. I called after 4 days to ask about the refund & was assured it was processed, but I had to pay a cancellation fee of \$999.99. At NO time was I or my daughter told about a fee to cancel, nor was it stated on the letter I received. I said we were not informed of this ever. On 3/29/21, a lady called me stating we had to take care of the \$999.99 fee & if we didn't pay it, they would put a lien on our car. She was very rude, yelling "be quiet & listen" so I hung up. On 3/30/21 I got a notice from

a different company telling me I owe 2 months premiums and my contract is in effect for 3 years. They did refund us of \$199.99 on 3/23/21. In no way am I responsible for a \$999.99 fee.

Response

04/09/2021

The consumer has been refunded the amount that was debited from her account. The consumer was not debited any additional sum, specifically the cancellation fee referenced in the complaint. SunPath is unable to verify the consumer's other complaints, and is addressing this matter with the independent contractor that sold the policy to the consumer.



Customer Response

04/09/2021

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

Complaint Type: Problems with Product/Service **Status:** Resolved



03/23/2021

I was called 2/1/21 about a car warranty. I was told I had 30 days to decide & if I cancelled I would get my money back. I paid \$199.00. I tried to email & their email on the website is invalid. I called the # I was given & did not get an answer. I spoke to someone the next day & was told it would be up to 10 business days to receive a confirmation # of cancellation. After 10 days I called & was told it would be \$200 to cancel because they had lowered the bill for me when I explicitly stated I wished to cancel. I was told they needed some sort of payment for their system to let me cancel, even though it had only been a few days after the initial purchase. I have called multiple times & have tried 6 different numbers to speak to someone who could help me, asked for a manager & was told they weren't in that day. I had to get my debit card cancelled through my bank so I wouldn't get charged. Now I'm being harassed & threatened that they'll send me to collections if I don't pay them.

Response

03/29/2021

SunPath has been advised the that independent seller of the service contract sold to the complainant has cancelled the transaction and provided a full refund of all sums charged (\$195). The complainant's credit card account has been credited this sum as of Friday, March 26, 2021.



Customer Response

03/30/2021

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution. If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Businesses and Customers should be civil, courteous and polite in their responses to complaints. It is important to remain professional and productive when participating in the BBB complaint process. FAQ Regards, ***** I reject this because although I did receive my money back I just got another call in regards to me not making a payment. This leads me to believe they still have not cancelled my account even though in the response from the business on this website stated they had cancelled it. At this time they are holding the account against my will.

S

Response

04/09/2021

SunPath is confirming the cancellation of the account. No debits have been taken and none will be taken in the future.



Customer Response

04/09/2021

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****

Complaint Type: Problems with Product/Service **Status:** Resolved



I signed up for an extended warranty and was told I had a 30 day money back cancellation time frame. I canceled in that time frame. I got hung up on by the salesman,

03/03/2021

***** *****. I called back and asked for a confirmation number on the refund and was told there wasn't one. After being rudely talked down to, I finally received a cancellation number for the policy which I received in an email I can forward to you. The cancellation number is *****



Customer Response

03/14/2021

I have not heard from the business in response to my complaint.

M

Response

03/15/2021

SunPath serves as the administrator of certain service contracts and is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and addressing complaints of consumers. The sellers of the service contracts are not employees or agents of SunPath. SunPath does not condone the conduct described in the consumer's complaint and will address the allegations with the seller directly. SunPath will also inquire as to the status of the requested refund and insure that it is provided within 5-7 business days if it has not already been provided.



Customer Response

03/16/2021

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. I'd like to add that I have not received my refund as of today, 3/16/21 Regards, ***** *****

Complaint Type: Billing/Collection Issues **Status:** Resolved



02/26/2021

Regarding confirmation number ***** On February 11, My bank account was charged \$195 for an auto policy. I spoke with ***** and was told at that time that if I canceled before March 21, the full amount would be refunded. I called back the same day to cancel the and was informed that the transaction would take 7 to 10 business days. I have not received the credit, and have filed a dispute with my bank. Sincerely, *****

A

Response

03/15/2021

SunPath serves as the administrator of certain service contracts and is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and addressing complaints of consumers. SunPath has called the consumer for additional information but was unable to reach her. SunPath thereafter emailed the consumer to confirm that she has since received the refund referenced in her BBB complaint, and if not has asked her to provide additional information, specifically her contract number, which usually begin with three letters and is a unique identifier. SunPath is committed to providing the consumer with the refund requested, but requires additional information. SunPath is awaiting receipt of the information via email.



Customer Response

03/18/2021

Re: Complaint #***** Refund received. This complaint has been resolved. Regards, ***** *****

Complaint Type: Problems with Product/Service **Status:** Answered



02/24/2021

I receive at least 2 calls a day from this company wanting to sell me a extended warranty, I am on the do not call list, and I do NOT want to received these calls, nor did I consent to them.



Customer Response

03/08/2021

I have not heard from the business in response to my complaint.

B

Response

03/15/2021

SunPath serves as the administrator of certain service contracts and is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and addressing complaints of consumers. At no time did SunPath either contact the consumer or authorize any party to contact the consumer on its behalf. To the extent that any party claimed to represent SunPath or claimed to be contacting the consumer on behalf of SunPath, this was done without SunPath's knowledge, approval, or permission. It is furthermore difficult to verify any of the allegations contained in the consumer's complaint, and SunPath has been unable to do so based on what was provided. If the consumer is in possession of documentation from the party that contacted him and provides same to SunPath, SunPath will review the submission and take action if possible. SunPath is committed to assisting consumers in preventing the receipt of unwanted calls that concern the availability of our products and services. The consumer should contact SunPath directly if the problem persists.



Customer Response

03/15/2021

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. The business's response indicates that they dont know if they contacted me or not, I **DID** receive communications from their company, and do NOT wish to receive any more, as I stated in the original complaint. Businesses and Customers should be civil, courteous and polite in their responses to complaints. It is important to remain professional and productive when participating in the BBB complaint process. FAQ Regards, *****

Complaint Type: Advertising/Sales Issues **Status:** Resolved



01/12/2021

This company appears to be selling you auto warranties, and informing their customers that they "are on a recorded line and that I must pay or I will be delinquent and have my car taken away for non-payment if I hang up without paying" when in fact, you do not actually have a contract with them and they are attempting to scam you into an extended warranty. I already have an extended warranty through the dealership and when I spoke with 2 different individuals on the phone, they would not allow me to hang up the phone and call back after speaking to my husband before paying. I currently am in the process of disputing the transaction they made me take after threatening me to take my car, but I have to wait for it to post to my account before doing



Customer Response

01/23/2021

I have not heard from the business in response to my complaint. I had to file a dispute through my bank to receive a refund

B

Response

01/27/2021

SunPath serves as the administrator of certain service contracts and is committed to legal and ethical sales practices and addressing complaints of consumers. The complainant's allegations are concerning. However, SunPath did not contact the complainant, or authorize any party to contact the complainant on its behalf. To the extent that any party claimed to represent SunPath or contact the complainant on its behalf, this was done without SunPath's knowledge, approval, or permission. It is furthermore difficult to verify any of the allegations as alleged by the complainant, and SunPath has been unable to do so based on what was provided. SunPath has called the complainant and asked that its call be returned. SunPath is committed to addressing the allegations and will follow through with the complainant if contacted. If the complainant is in possession of documentation from the party that contacted the complainant, SunPath would be happy to review this information as it could potentially be of assistance in identifying the party or parties responsible for calling the complainant. SunPath would be pleased to assist the complainant in preventing the receipt of unwanted calls that concern the availability of SunPath products and services.



Customer Response

01/27/2021

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and will be in contact with the individual who contacted me earlier today as I was busy working and could not return the phone call. It is concerning to me as well as I have received a packet with this companies name all over it, a contract from them, and the name from the withdrawn money clearly states SunPath Regards, ***** *****

Complaint Type: Problems with Product/Service **Status:** Answered



11/26/2020

Sunpath LTD, withdrew \$179.23 from my personal bank account for the months of March - August 2020 for a total of \$1,075.38. This was for Extended Car Warranty which I did not sign up for or authorize for these charges to be deducted from my account. I never signed a contract and I was unaware of these charges because I was hospitalized from March - May and I was not receiving my bank statements. The 1st deduction was in March, and I don't know how they say that they spoke to me if I was in the hospital. I still had the manufacture warranty on my car, so why would I purchase another car warranty if I already had one? The bank gave me a reversal of two months for \$358.46 because of the fraudulent charges on my account, but I would like the remainder of the money \$716.92 to be refunded to me as soon as possible. I've had to cancel my checking account and change all my information because of these fraudulent charges from Sunpath LTD. I am elderly and on a fixed income and this situation has been very stressful for me. I called

and spoke to *****, the Claims Department manager, in September, and when I explained the my situation to him he told me it was a "phone call deal". I have made several attempts to contact them after that and they refuse to allow me to speak to a manager and say they owe me nothing. This is elderly abuse and I have already filed a complaint with the National Elder Fraud Hotline and with the Office of the Attorney General.

Response

01/27/2021

SunPath is voiding the sale and will provide the complainant with the requested refund.



Customer Response

01/30/2021

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****

Response

03/25/2021

SunPath has re-issued the attached refund payment today (3/25) in satisfaction of the complainant's request. The check was sent via US Mail and should be to her within 5-7 business days.

Complaint Type: Guarantee/Warranty Issues **Status:** Answered



11/24/2020

I purchased an extended warranty for my ***** and was told it covered everything but maintenance like brake shoes etc. after making monthly payments of \$212 for 7 months I took my vehicle to the dealer for a check engine light. It needed a new wiring harness costing \$500. Wiring is covered under the terms of warranty contract. Sun path laughed and said wiring was not covered. They are just another unscrupulous business scamming the public by using third party contractors to make sales calls. I canceled my contract and put a stop payment on future bank draws. They flat out lied and hope all payments have been made before buyers try and make a claim. I want a refund for all payments I made to these scammers.

Response

12/03/2020

SunPath is the administrator of service agreement # ***** (the "Agreement"), which was purchased by the consumer on April 7, 2020. The Agreement terms and conditions are set forth in writing and sets forth express coverages and specifically excludes those components not expressly covered. The consumer was provided the Agreement inclusive of all terms and conditions, which include the opportunity to cancel the Agreement within the first 30 days after purchase without penalty. The consumer did not cancel the Agreement and coverage became effective thereafter. On or about November 23, 2020 a coverage inquiry was made by a repair facility on behalf of the consumer for coverage to the covered vehicle's transmission wire connector. This component is not expressly covered under the Agreement and is thus excluded from coverage. The repair facility was advised that the component was not covered. The repair facility did not advise that any other components were in need of repair and did not make any further coverage inquiries. As of the date of the coverage inquiry, the Agreement remained in effect subject to its terms and conditions. Claim Date: 11/23/20 Repair: Transmission wire connector Vendor: *** ***** Plan: Mileage Plus Deluxe Purchased date: 4/7/20



Customer Response

12/03/2020

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution. If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Regards, *****

Complaint Type: Billing/Collection Issues **Status:** Answered



11/16/2020

I was contacted by a operator by the name ***** about transferring my warranty over to them on September 23,2020. He told me every thing is covered, payments, and who will be in contact with me to cancel active warranty with a different company. I told I couldn't pay the deposit that day, but if he could give me a couple of days, and he said that was fine. He never told me anything about if I canceled with them that it was a cancellation fee. A gentleman by the name of ***** was going to contact me about that Friday about canceling active warranty and getting some of my money back from the other company. ***** did call, but it wasn't the schedule time, so he asked if I wanted to call back at a later date and time. I said yes and we agreed on a different time. I never received a call back. I happen to check my account and I realize they had taken a payment out of my account. I tried to reach out and call them. I spoke with *****. I explained the situation and she said that ***** was out because he was sick and wasn't in the office at the moment, but she will have to get someone to look it over and they will get back with me. I was really upset because she made me feel like my concerns were

not important. Then I told her I want to cancel the warranty and she told me I would have to pay over \$400, and she can take it down to \$200. I asked her why I have to pay for a cancellation and she said that was the fee. I was even more upset and I told her I wasn't told about a cancellation fee when I was signed up for the warranty. She started being rude, cutting my conversation short when I was trying to ask her questions. She would not give me certain information until I threatened to contact the BBB. I was angry and called her rude. A few minutes after the situation transpired, I received a call back from *****. I was really surprised to hear from him, because ***** told me he was out of the office sick. He ask me what is going on, and I explained the situation to him. He started apologizing and he will get right on canceling my other policy. I told him, I wanted to cancel with them, because I didn't feel that my concerns were important and I did not appreciate the way myself and my situation was handled by *****. I told him that was poor customer service and I didn't want to spend my money with a company like that. He started telling me she was having a bad day and everyone has bad days, and how she just found out her dad had covid 19 and that was a lot on her. I explained that I understood all of that, but it still didn't give her the right to treat me like she did. I told him I wanted to cancel and I wanted my money back. I told him ***** told me my money will be refunded if I didn't want to stay with them. ***** said for a cancellation fee as well. He said for around \$400, but he will make a deal for around \$200+ if I paid that day. I told ***** I was not told about a cancellation fee by *****. I didn't want they service, I'm paying money for nothing and just refund my money. ***** said let him work something out. Each time he called back he came up with a solution that I will stay with them, and lower a payment or two. I told ***** I didn't want any of that, because the customer service I received from ***** made me feel like they didn't care about my needs. I told him I wasn't comfortable. He promised I will never speak to her again. He was missing how I felt about this situation. One of the calls he returned to me, he said ***** did mention the fee but he danced around it. I told him that was not my fault and it is not fair for me to have to pay for something I wasn't directly told about. He said he understood how I felt, and I told him no he does not. I told him I would close my account and open a new one and he said if I did that they would put it on my credit report. He also said that the money will automatically come out of my account. My bank will have to stop it, they don't have control over that. I said you have control to take my money, but not stop taking it? He told me he was going to get the situation resolved and never heard back from him since.

Response

12/03/2020

SunPath is the administrator of certain service contracts. SunPath has searched its customer records and does not have a record of a service agreement being issued to the consumer. If the consumer is in possession of service agreement declaration page, which would contain a unique service agreement # and identify the service contract dealer/vendor, request is made that it be provided. Upon receipt of same, SunPath would be happy to respond further.

Complaint Type: Guarantee/Warranty Issues **Status:** Resolved



11/10/2020

I wish to cancel my auto warranty contract through SunPath and suspend all future payments. I am unable to access the account online and if I call SunPath directly they say

in order to cancel I have to call the company that sold me the contract called "Vehicle Activation Department". But when I call "Vehicle Activation Department" they state that to cancel they will have the cancellation department call me back. But they never call back. I have been trying to do this for weeks now and I am still waiting on a call back from these people. The way I signed up for this contract initially is also suspicious as it came from a robocall number which may be illegal. If criminal activity is found, this should be pursued to the fullest extent of the law. I am very unhappy with this company and their shady business practices.

Response

12/03/2020

SunPath is the administrator of the consumer's vehicle service contract. Based on the consumer's request, SunPath has contacted the vendor that sold the service contract and advised of the consumer's wish to cancel the contract. The contract will be canceled as of the date of the consumer's request, and any refund owed pursuant to the contract terms and conditions will be provided within 7-10 business days.



Customer Response

12/03/2020

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****



Customer Response

12/14/2020

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. The SunPath business had responded on 12/3 in regards to acknowledging my wish to cancel my auto warranty contract. However, I have not heard anything back since that time, no refund, no response. They said in the response they had contacted the vendor who sold me the contract (Vehicle Activation Department) but I have not heard back from either them or SunPath. If they have already canceled it then that is fine but I would like actual confirmation that they did. Regards, ***** *****

Response

01/27/2021

On January 27, SunPath addressed the complaint with the consumer personally and confirmed that it will provide the consumer with a pro-rated refund based on a cancel date of 9/1/2020. This will take 5-7 days to process. The consumer has been provided with contact information from SunPath in case there are any questions or concerns.



Customer Response

02/04/2021

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****

Complaint Type: Billing/Collection Issues **Status:** Answered



10/16/2020

Called and canceled feb. 14. Still billed for the warranty. Called 4 more times and was told they would take care of it over the following ten months. Called today and was told I need to mail a letter of cancellation. Because no one told me that in February or since and was repeatedly told they would take care of it. I want my money back

Response

04/20/2021

The consumer purchased service agreement ***** on or about February 27, 2020. According to our files, the consumer elected to cancel the agreement on November 19, 2020. In accordance with the agreement's terms and conditions, the consumer was entitled to a pro-rated refund (81.42%) based on the amounts paid by the consumer pursuant to an installment payment plan (\$2289.71). The sum of \$1814.37 was refunded to the consumer as evidenced by the attached in satisfaction of the obligations of SunPath LTD under the service agreement.

Complaint Type: Problems with Product/Service **Status:** Resolved



10/07/2020

On October 29, 2019 I received a phone solicitation from *****, regarding my 2018 **** ***** ****, VIN *****, offering an extended Warrantee. ***** explained the value of an extended warranty. I told him the car had been in an accident and that I had

purchased it from the ***** **** * ****, had it professionally fixed in a friends' shop in **, and then drove it to ***** , registering it in my name. It received a clear ***** Title. I called Sun path after 8 months of payments of \$169.56/Mo for 8 months, total of \$1356.48 and was told "they would not touch the car with a 10 foot pole because ***** said the car was totaled. Sun path invalidated it and left me with nothing. They said I should request a refund of my money since the policy, No.***** , was mistakenly issued and was not valid. I sent a certified, return receipt letter requesting a refund of \$1356.48 on 9/1/20, received by *** on 9/8/20 at 12:23. No refund has been issued. I called on 9/14/20 and got the receptionist who told me it takes 30 days for a refund. Today is 30 days later and still no refund has been issued. I called and they refuse to let me speak with a supervisor or manager. The receptionist brushes me off. *** and Sunpath are one, in the same in my opinion, and take advantage of people. I am 73 and believed them, they have basically stolen my money and at 73 years old and on Social Security has put me in a financial shortage. I need my money back.

D
Response

10/26/2020

SunPath is acknowledging receipt of the consumer's complaint and will address the allegations with the selling independent and advise on the status of the refund no later than Friday October 30.



Customer Response

11/02/2020

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. SunPath has already broken the time line that they said they would comply with. In my opinion they have lied. They are a front for a company which promotes Fraud, deception, lies, and cheating. Unless they actually come through with the total refund, which is due me, due to them canceling the contract and telling me point blank "They would not touch my car with a 10 foot pole", my mind will not change. I was told by the people I purchased the contract from that I would receive a refund within 10 days, then after 10 days with no refund I had to send in a request for refund with the mileage of the car (which I sent registered, return receipt and it is documented by the USPS), upon a call I made a week after they received it I was told it would take 30 days to process, then I could not get past a receptionist to talk to anyone, then I was ignored.) My next level of complaint, if no action is taken, will be with the Postal Fraud Division of the USPS, and the business Licensing in both ***** and *****. Regards, ***** *****

Response

11/11/2020

The refund obligation that is the subject of the consumer's complaint is the responsibility of the service contract seller, ***** ***** dba Vehicle Activation Department. SunPath has spoken with the consumer and confirmed this. Upon information and belief, ***** ***** dba Vehicle Activation Department will be providing the consumer a full refund within 72 hours.



Customer Response

11/14/2020

Better Business Bureau:On 11/13/20 I received a credit card refund from ***** ***** dba ****, ***** ***** ***** ****, ***** , ***** , ***** , ***** , of only \$195.00. I called them and asked for ***** , who the phone receptionist said was no in. I asked to talk with the refund department and she said I couldn't. I then informed her that I had received the \$195.00 refund on my credit card and wanted to know when the balance of \$822.36 would be returned. She said it was pending. I asked her what "pending meant" and she started getting nasty. I then told her that I expected the balance refund of \$822.36 to be sent to my Credit Card by close of business that day. She interrupted me and said, "Your refund was pending, have a nice day", and hung up on me. That was not only unprofessional but given that I have waited nearly half a year for a refund, completely uncalled for. Again, the refund balance due is \$822.36.***** ***** I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution.If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Regards, ***** *****

Complaint Type: Problems with Product/Service **Status:** Resolved



09/22/2020

I called 2 months ago to cancel my account because I no longer could afford the coverage and was told I could cancel at anytime. After the customer service person buggered me about not canceling my account he told me that it was taken care of and for a month no money was with debited out of my account.after the a month went by my account was auto drafted again. I immediately called and was told that I had only been given a month to think it over and that they would be drafting my account for payment.i told them that had not wanted time to think it over and that I wanted to cancel my account not post fund to which he said that he was not going to let me cancel.

Response

11/11/2020

SunPath has spoken with the consumer. The amount of \$300.66 is being refunded and will be credited to the consumer within 5 days. Upon crediting the consumer, SunPath considers this matter closed and satisfied pursuant to the direction of the consumer.



Customer Response

11/12/2020

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****



Complaint Type: Problems with Product/Service **Status:** Resolved

09/17/2020

I purchased a car warranty on Aug. 27th and never received the actual warranty paperwork. I contacted the company on sept. 11th was told I would receive an email and mail warranty and still have never received anything.

M

Response

10/26/2020

SunPath is acknowledging receipt of the consumer's complaint. A duplicate copy of the service contract will be mailed to the consumer at her address of record.



Customer Response

10/27/2020

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

Complaint Type: Problems with Product/Service **Status:** Answered



08/24/2020

I TOOK OUT A SERVICE WARRANTY ON MY CAR. THEY NEVER RESPONDED ON A CLAIM I SUBMITTED. THEY HUNG THE PHONE UP ON ME. I WOULD JUST LIKE TO CANCEL ANOT BE BILLED ANY FUTURE INSTALLMENTS. I CANNOT AFFORD SINCE COVID-19.

R
Response

11/11/2020

The consumer's service contract was cancelled effect August 27, 2020. No additional payments were deducted. Unless otherwise notified, SunPath considers this matter closed.

Complaint Type: Guarantee/Warranty Issues **Status:** Answered



07/29/2020

My car has a salvage title and the warranty does not honor it. I am seeking all of my money back 3,149.00

T
Response

02/09/2021

The sum of \$1747.68 was tendered and accepted by the complainant in satisfaction of his complaint on or about August 2020.

Complaint Type: Problems with Product/Service **Status:** Answered



07/29/2020

I was contacted in the end of May about an automotive protection plan which i was informed I would have 10 business days to cancel, from my receipt of an information packet on it sent to my address. During my phone conversation with a ***** customer service rep within that grace period in early June, i was assured by her that she put a mandate in their system not to charge the \$144.00 that was set to be charged from my credit card later that month... Since then i have received two such charges for both June and July, and when i called ***** back on July 21st it was confirmed to me that the mandate was put in the system but the service rep did not understand why ***** still billed me. She told me i could not speak directly with the cancellation and refund department and that i needed to let her put a note in the system for someone to call me back... I never got that call back and i would like this contract cancelled as well as the two \$144.00 payments plus the initial \$100.00 down payment i made in May, refunded. This is a total of \$388.00.

***** is confusingly making it extremely hard to speak with them to rectify this issue that they themselves told me in early June would not occur. This complaint is one that I filed on 7/24/20 (#*****), but was afterwards notified that the business it needed to be directed towards was *** and Sunpath LTD, the actual contract servicer... However *** I cannot find in a search, and both contact numbers given to me to reach them or Sunpath ALWAYS redirect me back to *****, who continued to tell me they themselves could actually help me.

E
Response

10/26/2020

SunPath is acknowledging receipt of the consumer's complaint, which concerns the independent contractor that sold the service contract (Vehicle Activation Department) and the installment payment provider (*****). SunPath will investigate the complaint with each party and respond to the consumer no later than October 30, 2020

Complaint Type: Problems with Product/Service **Status:** Answered



07/06/2020

In mid-February of 2020, I was solicited by this company for an extension on my car insurance, and was told how I would have 30 days to cancel if I no longer wished to use use the service. So I gave them my information, did some research, then two days later called them informing them I no longer wanted to the service and to cancel immediately. They told me I had to wait for a packet to come in the mail for more information. On 2/25/20 I was charged a \$295 deposit, despite attempting to cancel. Two weeks go by, I never received this packet of information. I called again to cancel. On 3/14/20, I was auto-charged \$179, for a service I had tried to cancel twice. I call back, telling them I need a full refund. And during this time they keep trying to convince me to stay with their insurance, and even offered me a much lower rate. This was frustrating, because I was clearly and repeatedly telling them I want to cancel. It was also frustrating to be given a quote nearly half of what they were charging me prior. I have called back multiple times, sometimes even in tears because I really needed the \$474 I was owed and was no longer able to pay other bills as a result. I was told I would get a refund multiple times. It is several months later, and I still have not received a refund. This is by far the worst customer experience I have ever had. I feel robbed honestly.

X
Response

08/11/2020

SunPath serves as the administrator of certain service contracts and is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and addressing complaints of consumers. At no time did SunPath contact the consumer or engage in the sale of the service contract. Our office is attempting to confirm the amounts the consumer claims were deducted, and will refund all sums deducted as requested. This may take 5-7 business days to complete.

Complaint Type: Billing/Collection Issues **Status:** Answered



07/04/2020

I, *****, am Power of Attorney for *****. I am filing this complaint on *****'s behalf. It's regarding Contract # *****. This company along with another company just like them have been charging *****'s account for a vehicle protection plan. I also plan to file a complaint against them too. The books look the same: "Ultimate Auto Protection". ***** is older and has *****, does not drive anymore, thus no car on the road. Anyone who talks to her would realize in no time she is not of sound mind. Yet these people have managed to call her and trick her out of her card information for a warranty in which she doesn't need. Deceptive Practices. They started charging her account and have been charging \$188.39 a month. ***** never signed a contract with them and never signed a credit card direct pay authorization form with them. They have no right to be charging her. In order to enter into a contract a person has to be of sound mind, right? That's law 101. As I said before anyone who talks with her for any length of time would see she has memory problems. They have taken advantage and its an expensive advantage. I would think this would also fall as Elder Abuse. These sales people just continue to badger you with phone calls. Note: I tried to call Sunpath Funding at ***** and it puts me on hold with hold music for 30 seconds and then disconnects. Even that is suspicious.

Response

08/11/2020

SunPath serves as the administrator of certain service contracts and is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and addressing complaints of consumers. At no time did SunPath contact the consumer or engage in the sale of the service contract. Our office is attempting to confirm the amounts the consumer's representative claims were deducted, and will refund all sums deducted as requested. This may take 5-7 business days to complete.

Complaint Type: Problems with Product/Service **Status:** Resolved



06/23/2020

This company called me several times leaving voicemails making it seem they were with ***** saying I needed to call them back to take care of a recall issue (my car does qualify for a recall issue)... they told me that I had to pay for the \$195 a month warranty before they would schedule the recall appointment... it was only after I gave them credit card info, that they told me the appointment couldn't be set and I had to call the 800 ***** number to do so... less than an hour later I called to cancel the "warranty" but 9 times out of 10 the phone calls (I called all the numbers I had for them) went straight to "hold music"... after finally talking to the 3rd or 4th person, they then said they were with ** ***** (*****), and that if I wanted a refund I should call back... I did.. several times... *****, *** and ***** all told me that **** was the only person that could do the refund

and he was on break.... they said he'd call back in 10 min... when he hadn't called back in 30 minutes I called back and was told he'd call me back tomorrow to refund my money. Have not heard from them. Very devious that they somehow know about the recall and preyed on that...

A
Response

06/24/2020

SunPath serves as the administrator of certain service contracts and is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and addressing complaints of consumers. Our office will address the consumer's complaint with the vendor and put the requested refund in process. A refund will be provided within 5-7 business days.



Customer Response

06/24/2020

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response will satisfy my issues and/or concerns in reference to complaint #***** only if I receive a full refund. I understand that by choosing to accept a full refund from the business that my complaint will be closed as resolved. If I do not receive a full refund within 5-7 business days from June 24, 2020, then my complaint will not be resolved and the case will continue with the BBB. Regards, ***** ***

Complaint Type: Billing/Collection Issues **Status:** Answered



06/17/2020

Sunpath Warranty scammed my mother who has *****. I have called several times to have it cancelled, sent the financial power of attorney paperwork, and it still is not cancelled.

S
Response

06/24/2020

SunPath serves as the administrator of certain service contracts and is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and addressing complaints of consumers. SunPath is reaching out to the independent contractor that sold the service contract to the consumer and will provide a detailed response within 5-7 business days.

Complaint Type: Advertising/Sales Issues **Status:** Answered



Robocalling me a lot.

06/09/2020

P

Response

06/16/2020

SunPath serves as the administrator of certain service contracts and is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and addressing complaints of consumers. At no time did SunPath either contact the consumer or authorize any party to contact the consumer on its behalf. To the extent that any party claimed to represent SunPath or claimed to be contacting the consumer on behalf of SunPath, this was done without SunPath's knowledge, approval, or permission. It is furthermore difficult to verify any of the allegations contained in the consumer's complaint, and SunPath has been unable to do so based on what was provided. If the consumer is in possession of documentation from the party that contacted him, SunPath would be happy to review that as it could potentially be of assistance in identifying the party or parties responsible for calling. SunPath would be pleased to assist the consumer in preventing the receipt of unwanted calls that concern the availability of our products and services. The consumer should contact SunPath directly if the problem persists.

Complaint Type: Problems with Product/Service **Status:** Resolved



Purchased an extended car warranty over the phone from ** *****. on April 1st, 2020. Seller on the phone gave me a fake name '*****' and the name on the email sent was '*****' phone #: *****. The contract attached was a contract for *** which had a 'specimen' water-mark. At the time, I ***** and they did not have a website and the location was an empty space. Recently, I received the id cards in the mail and ** **./Sunpath Ltd. forged my Vin #, contract purchase date, seller's name, mileage, and the vehicle class. Also, the finance company would be through **. On the ***** account, it is under another policy with ***. I have learned recently, that ** signed me up for 2 extended warranties with 2 different companies. The one with *** has been cancelled on their side and ** owes me a refund, but ** still has it as active, and no one can get into contact with **. Also, I never received anything from *** nor was there a contract on file on their website. **. is the seller while SunPath Ltd. is the company that charged \$195 on my

06/06/2020

credit card. The contract with Sunpath Ltd. from ** ***** was a scam, I was never legally bound by a contract with any merchant nor did I authorize a purchase on April 14th, 2020. I contacted a customer service representative from Sunpath Ltd. named, *****. She told me that they do have 3rd party sellers and she tried calling ** ***** with the number ***** ***** gave me on file and the number was no longer in service. She then called the number on the website and it went straight to voicemail. I recorded this conversation, and legally I can, since I reside in **. Also, she told me that my contract is on file. I can prove that it was intentional on both sides. In order to qualify for an extended warranty, the car owner must have insurance on the vehicle. Sunpath Ltd. approved a contract knowingly that it was forged/fraudulent. Sun-path and ** ***** have violated federal laws. They have committed forgery and fraudulent actions, which are felonies. I hope this scam is flagged and warns others.

Response

06/16/2020

SunPath is the administrator of service agreement ***** (the "Agreement") sold to the consumer by ** *****. A full refund of all amounts charged to the consumer for the Agreement will be refunded to her within 5-7 business days. The consumer should confirm the refund with her credit card provider. SunPath is committed to ensuring that its third party independent contractor vendors engage in legal and ethical sales practices and denies the allegations asserted by the consumer and regrets any inconvenience to her.



Customer Response

06/21/2020

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Still, I do not believe that Sunpath Ltd. did not know about the 3rd party seller. I found out from the other legit service contract company that there was a different address on file that was a residence. Sunpath has a history of fraudulent actions and business practice according to BBB's history of complaints. I will be sending a report of ** ***** and Sunpath to the FBI since it was the other business that contacted me and managed to get in contact with the 3rd party scammer. Also, this representative from the other company got my money back. The 3rd party scammer never mentioned Sunpath, which is very suspicious. Also, i did not receive a phone call from Sunpath when I made this complaint. Based on the evidence I have, I believe Sunpath knew who ** ***** was. You scammed the wrong one. Regards, *****

Complaint Type: Problems with Product/Service **Status:** Answered



05/29/2020



I canceled my auto warranty policy with Sun Path back or before 05-13-2020, contract #***** purchased on 05/23/2019. I paid the contract price in full which was \$3,502.00. The mileage at the time of purchase was 96,268 and mileage of cancellation is 97,879. I never used the policy and only drove 1,611 miles while coverage. I have called and no one calls me back. They sent me a voicemail on 05/14/2020 stated that my refund was in process and should receive in about 10-14 days. At this time I have had no correspondence from them, even though I continue to call.

Response

06/16/2020

SunPath will confirm the issuance of a refund with the vendor that sold the service contract to the consumer. If it has been processed, SunPath will confirm all details. If it has not been processed, a pro-rated refund in accordance with the service contract's terms and conditions will be issued based upon the information provided by the consumer in the complaint. In any case, the consumer will be refunded in accordance with the service contract terms no later than June 23, 2020.

Complaint Type: Guarantee/Warranty Issues **Status:** Answered



05/28/2020

I bought an extended warranty from this company and made sure to ask all the right questions. While I was making my payment to this company I asked a specific question in regards to my coverage and the person I spoke with said, said parts were covered. Now, I take in my vehicle for an issue I am encountering and said parts are not being covered. I have a recording of the conversation I had with the gentleman that took my payment in the coverage department where he is clearly heard saying "yes, yes mam yes they are" and he is the one who sent me the recording that I agreed to when we were first connected.

Response

06/15/2020

SunPath is the administrator of Service Contract # *****. The coverage. The terms, including applicable coverages and exclusions are set forth in writing and were provided to the Consumer. The Service Contract terms include the right to cancel within 30 days of purchase and receive a full refund. The cancellation period allows consumers a reasonable amount of time to review the Service Contract coverages, exclusions, and other terms and conditions. The Consumer has not elected to cancel the service contract. The consumer's claim for coverage was made in accordance with the terms and conditions of the Service Contract.



Customer Response

06/15/2020

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution. If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Regards, ***** *****

Complaint Type: Billing/Collection Issues **Status:** Resolved



03/04/2020

I signed up with sunpath for an extended warranty on my vehicle, 3 months after doing so, I decided to cancel my plan with Sunpath, I called in November of 2019 to cancel, they gave me a run around on so many different numbers needing to be called to handle the cancellation of my plan, I was told it was canceled then and there. A month after my card got charged from sunpath again, I called and said that I have canceled it and asked why I was still being charged, no one gave me an answer as to why this happened, I was then told someone will contact me within an hour to 24 hours to resolve the issue I called 3 times after 24 hours was up, and was told the same thing that someone would contact me after everytime I call. It is now March of 2020, and I have been trying to cancel this plan with sunpath for months now and to get a refund from this company since November 2019 as they have been charging my card and staff is very rude and not willing to help

Response

03/16/2020

Contract # ***** Sold 6/28/19 from *** Still active – customer called on 2/7 we advised vendors #



Customer Response

03/17/2020

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution. If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Regards, ***** ***** I'm not satisfied with this response because I've been trying to cancel this warranty for months now, and I'm getting the run around with all these numbers to call and I have to wait an hour to 24 hours for them to connect with me, I have paid \$160.00 for months when calling trying to cancel for 4 months now, I want a refund for those 4 months that I have been trying to cancel this and none of these employees seem to want to help!.

Response

04/28/2020

The consumer's service contract was cancelled effective 2/27/2020. A prorated refund in the amount of \$796.78 has been credited back to the credit card utilized by the consumer to make installment payments.



Customer Response

04/29/2020

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution. If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Regards, ***** It says that they canceled this one feburary 27 of 2020 but yesterday 04/28/2020 they took out another payment of \$160! I want it canceled and for them to stop to taking the money out of my debit card! They have been taking out \$160 every month since November! And they still have not canceled it! This company is a scam!!

Response

06/17/2020

The additional sum owed to the consumer is contractually the responsibility of the party that sold the service contract to the Consumer. As a gesture of good faith, SunPath has credited the amount of \$306.27 directly to the consumer. This sum will appear on the consumer's credit card account within 72 hours. This sum is in addition to the \$796.78 refunded on 4/28/2020. This complaint is now considered closed by SunPath



Customer Response

06/18/2020

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

Complaint Type: Billing/Collection Issues **Status:** Answered



02/27/2020

They charged me three times this month first on 02/04/2020 in the amount of \$211.17 which was a double payment and then again on 02/25/2020 in the amount of \$102.33. When I called to ask them about why I was charged three times in the month of February, they said it was a January payment but couldn't or wouldn't tell me why I basically had three payments taken out of my account. Then I proceeded to tell them that I wanted to cancel(which I have tried to cancel before with no luck) the extended warranty and the said that is fine you can cancel at anytime but we will have to call you back because the person you need to speak with isn't in right now. They never called me back.

Response

03/16/2020

Commencing in May of 2019, the complainant agreed to make installment payments for the service contract administered by SunPath LTD. The Complainant was debited regular payments of \$130.11 on the 23rd day of each calendar month from May until October of 2019. No payments were received in November or December of 2019 or January of 2020. A reduction in payment was consented to in order to keep the service contract in force and payments for amounts outstanding for the unpaid months were debited in the amount of \$313.40. On February 3, 2020 \$211.17 was debited and on February 24, 2020 \$102.33 was debited. The service contract remains active and in force. Payments in the amount of \$102.33 will resume on or about March 23, 2020.

Complaint Type: Problems with Product/Service **Status:** Answered



02/24/2020

This company continued to call my cell phone for months and sent me letters in the mail telling me my warranty was going to expire on my car. I don't own the car they wanted to warranty and I am on the federal do not call list. When I told them this the man on the line became angry and said I was an old 51 year old unmarried woman and a **** *****. I mailed them the information that I have been on the do not call list for over a year and a statement of the incident with the telemarketer. I am sick of them calling me I do not want their product and do not deserve to be talked to in that manor because I don't want their product. they violated the do not call list 2 times and I also sent them copies of the phone numbers they called me from. they are very unprofessional and it is disturbing that they invade my privacy and get mad when I do not want their product.

Response

03/16/2020

Tell SunPath serves as the administrator of certain service contracts and is committed to legal and ethical sales practices and addressing complaints of consumers. SunPath did not contact the complainant, or authorize any party to contact the complainant on its behalf. To the extent that any party claimed to represent SunPath or contact the complainant on its behalf, this was done without SunPath's knowledge, approval, or permission. It is furthermore difficult to verify any of the allegations as alleged by the complainant, and SunPath has been unable to do so based on what was provided. If the complainant is in possession of documentation from the party that contacted the complainant, SunPath would be happy to review this information as it could potentially be of assistance in identifying the party or parties responsible for calling the complainant. SunPath would be pleased to assist the complainant in preventing the receipt of unwanted calls that concern the availability of SunPath products and services. No consumer should be treated in the manner alleged by the complainant and SunPath certainly does not condone such conduct, under any circumstances.

Complaint Type: Problems with Product/Service **Status:** Answered



02/18/2020

I am writing this for my dad, regarding the Sunpath Funding LLC for extended auto protection on his car. They called my dad to tell him his warranty was expired and needed the extended warranty just in case the electronics and mechanical fail and it would cost to over \$4000.00 or more to repair. This coverage will help from those expenses. My dad does not need this extended warranty because his 2016 ***** only had 16,903 miles when they contacted him on December 12, 2019. As of January 15, 2020 his total miles was 17,435; so he only put 532 miles in a month. (He does not drive far, only to the grocery store, church, doctor's appointments and dialysis.) I sent two letters (one certified and one regular mail and they received it on January 2, 2020 per *****) to the company since if you contact them in writing within 30 days to cancel you are refunded ALL deposits and the policy is CANCELLED. I also called the company on 1/2/2020 talked to *****, 1/15/2020 talked to *** and 1/20/2020 talked to ***** regarding the cancellation and the refund of the deposit (no one has given me an answer they would check into it). As of February 14, 2020, the \$195.00 has NOT be credited to his account.

M

Response

02/28/2020

SunPath has contacted the vendor that sold the consumer her policy and inquired on the status if the refund. If the refund remains outstanding, it will be paid to the consumer within 5-7 business days. If the refund has been made, the consumer will be advised accordingly.

Complaint Type: Billing/Collection Issues **Status:** Answered



02/10/2020

I signed up for this service on June 25, 2019 and the very next day I attempted to cancel it. I have left numerous voicemail messages and no one has every called me back. I did

speak with one person back in September when I tried to dispute it with my credit card and he called because the payment didn't go through and told me that I should honor my commitment and hung up on me when I told him I wanted to cancel. I actually have another warranty on this car, so this is not needed and they would never allow me to cancel it.

D
Response

02/28/2020

Service contracts administered by SunPath contain written terms and conditions, including those governing service contract cancellation. All consumer requests for service contract cancellation must be in writing and must be addressed to the vendor that sold the service contract to the consumer. According to SunPath records, and those of the selling vendor, Vehicle Activation Department, there is no written record of the consumer requesting cancellation of his service contract. The consumer has not provided any written documentation to confirm his request. SunPath has a telephonic record of the consumer requesting information on the service contract cancellation process. As a courtesy to the consumer, SunPath has cancelled the service contract as of the date of the telephonic inquiry, and refunded the payments made by the consumer after that date (\$349). No additional debits will be made.



Customer Response

02/28/2020

I think you will see with this attachment that I did request to cancel it a few days after purchase. Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution. If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Regards, *****

Complaint Type: Problems with Product/Service **Status:** Answered



01/23/2020

NV WITH A DOWN PAYMENT CUSTOMER WAS PRESSURED OVER THE PHONE TO BUY POLICY THE CUSTOMER SUFFERS FROM THE ONSET OF *****. THE POLICY WAS NEVER ISSUED. THERE IS NO POLICY NUMBER. APPLICATION WAS TAKEN OVER THE PHONE ON 5/2/2019 THROUGH ** **** * ***** WITH A DOWN PAYMENT OF \$195.00 APPLICATION WAS CANCELLED ON 5/3/2019 PER MY REQUEST AND \$195.00 WAS REFUNDED. THIS IS VERIFIED BY ** ****. SUNPATH WARRANTY HAS MADE WITHDRAWAL FROM MY DEBIT CARD THREE TIMES. 5/6/2019 OF \$183.40 6/17/2019 OF \$183.40 7/16/2019 OF \$183.40 8/16/2019 OF \$183.40 POLICY WHICH WAS NEVER ISSUED. THEY BLAME IT ON ** ****. THEY GIVE YOU THE RUN AROUND, THEY ARE RUDE

AND UNCOOPERATIVE. I READ COMPLAINTS AGAINST THEM ON LINE. I HAVE MADE MANY CALLS TO THIS COMPANY WITH NO RESOLVE.

Response

02/04/2020

SunPath will review the complaint and respond promptly.



Customer Response

02/04/2020

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution. If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Regards, ***** *****



Customer Response

02/05/2020

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. hi, this complaint has not been resolved your questions were only resolved or not resolved i saw no where to answer with pending. please reopen this case as this company owes me \$733.00 Regards, ***** *****

Complaint Type: Problems with Product/Service **Status:** Answered



12/02/2019

This company sold two identical extended car warranties on the same vehicle. The car only had 30,533 miles. ***** is a senior citizen with ***** and they took advantage of him selling him these policies. This just came to light in October 2019. A call to the company was made along with a letter, sent certified return receipt on Nov. 1, 2019. They took two down payments of \$195.00 along with two monthly payments for each contract (charged to: Sunpath Warranty *****) of \$133.88 for a total of \$657.76. These charges have been made to his credit card, the account now has been closed. His name and number must be on their list that they give to other warranty companies, because he has been scammed as well by them now paying for multiple warranties on the same vehicle from multiple warranty companies. Their business practices are deplorable. He receives

warranty calls regularly, and due to his confusion, he has fallen victim to their business practices.

Response

12/11/2019

SunPath has researched the claim made in the consumer's complaint. According to our office, the consumer has a single contract that is administered by SunPath. The contract ID for this contract is *****. It's possible that the consumer was sold an additional contract that is not administered by SunPath. SunPath can only address issues pertaining to that contract, but will otherwise try to be of assistance. From the text of the complaint, it appears that the consumer has a personal representative assisting him. It would be most helpful if that representative called SunPath (*****) and asked to speak to the Legal Department. The representative should reference the BBB complaint and the consumer's name. SunPath will work with the representative to achieve the desired outcome.



Customer Response

12/12/2019

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. I do not accept the response made to complaint # *****. ***** ** ***** is my father, and I am representing him in this complaint. At his home, I found two contract booklets for your extended car warranty both containing the Policy #*****. According to his credit card account, two down payments were charged, one on July 23 for \$195.00 and a second on July 26 for \$195.00. So, it appears you took two down payments but in reality only have one policy? Monthly payments were then charged to his credit card account on August 21 for \$133.88 and again on September 23 for \$133.88. We want any and all policies cancelled in his name. Due to the fact that he was taken advantage of when purchasing this warranty, we want to know the exact amount that will be refunded. Please notify us of this amount through the BBB complaint service. Since his credit card account has been closed to stop the payments on these warranties, his refund check should be sent to ***** * ***** and mailed to the following address:***** ***** ***** ***** * *****Thank you for your help in this matter. Regards, ***** *****

Response

12/24/2019

SunPath will process refunds as requested of amounts debited to that pertain to SunPath service contracts.



Customer Response

12/27/2019

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below; if you do not provide any details, your complaint will be closed as Answered. [You must provide details of why you are not satisfied with this resolution.] If you do not enter a reason for your rejection, your complaint will be closed as Answered.] Regards, ***** I am rejecting this response due to the vague nature. Please specify how much the refund will be. Will it be for the full amount of \$657.76 (\$195.00 + \$195.00 + \$133.88 + \$133.88 = \$657.76)? How will this refund be made? Will it be sent to *** *** *** ***? The credit card account has been closed, so a check will need to be mailed. Thank you!

Complaint Type: Advertising/Sales Issues **Status:** Answered



11/10/2019

Sunpath Warranty is preying on my mother in-law.... she drives 3 miles a week and all they do is call to get her credit number. It's very sad and she has alzheimer's but they don't care. It's relentless and she tells them that she does not want their coverage but they won't give up. It's so sad.

Response

12/11/2019

SunPath ahs reached out to the consumer's representative and is awaiting a return to call to address the concerns in more detail. A full refund will be provided.

Complaint Type: Problems with Product/Service **Status:** Answered



10/22/2019

I received a call that my cars factory warranty was about to expire and was prompted to getting an extended warranty through this company. After the first month was almost over I decided I no longer wanted the warranty. I called to cancel after paying \$100.00 down payment and two monthly payments of \$121.96 and the employee I spoke with advised to me to complete an form and mail to to their main office. The first letter/form I sent when I called to check the status they claimed to have not received it so, I sent another and they then advised me that once they received it I had passed my 30 day window to cancel. I then on this day 9/26/19 while speaking with ***** asked to speak with the manager and was told the manager had stepped out and ***** said he would expedite my full refund of \$343.92 that day. So I was pleased when we ended that call and waited the typical 48 hours for my refund to post. On 9/30/19 I received a refund of only \$100.00. I then called back on 10/08/19 and spoke with *****. I explained the nature of my call to her, told her

what was discussed with the call I had with ***** the weeks prior and that I wanted to know what was the hold up with my refund. ***** said as she looked through the notes nothing ***** and I discussed was documented, my refund of \$100 was not documented and, the notes said I has spoken to a manager that day even though I had not only *****. She then told me she would documents everything we discussed on the call and the manager would contact me within 72 hours. Once I didn't hear from anyone I called back on 10/11/19 and spoke with ***** who claimed to be the manager. On the call with ***** he said he would NOT refund me my entire payment of \$343.92 but would only refund me one months payment of \$121.96 that they drafted out of my account on file. The first employee did NOT document any calls, or share information with his co-workers. The second caller ***** more than likely didn't relay our call to any higher authority and the last person I spoke with ***** was very rude and dismissive. He rudely told me to read their policy even though I was in the time frame of handling my affairs. They more than likely claimed to not have received my first cancellation letter knowing the time frame would near once I finally got a clear answer from them. To this day I still have not received the refunds that were promised to me. I can only imaging the issues I could have faces choosing to remain covered by their warranty. Terrible staff that don't have any customer service skills.

Response

10/29/2019

In accordance with service contract terms, a pro-rated refund is in process. The check was mailed to the consumer on 10/28/19 and will be delivered in 5-7 business days.

Complaint Type: Billing/Collection Issues **Status:** Answered



10/21/2019

I was on the phone for 40 minutes with a salesmen that kept badgering me about a warranty. After giving him my credit card information, I decided I did not want or feel comfortable about making the purchase. This company then went on to charge my credit card and create a loan account on my behalf even though I did not authorize any charge or loan being created on my behalf. Then on top of that, the price that I was charged was not any of the prices the salesmen said I would be charged.

Response

10/29/2019

SunPath will contact the vendor on the consumer's behalf. A refund will be provided within 5-7 business days.

Complaint Type: Advertising/Sales Issues **Status:** Resolved

10/16/2019

Their sales reps and automated system you have to listen to while waiting to speak to a sales rep all claim this business has an A or A+ rating with the BBB. A complete and total lie because this business does not have either of those ratings, it has a B rating. Not to mention I have requested they stop calling me as I do not want sales call which is why my number is on the Do Not Call registry. They still keep calling me. I have sent them a certified letter and am waiting for someone to contact me from this company who is not a sales rep trying to sell me a worthless warranty I do not need. Please have someone from this business, preferably someone in the legal department call me or email me to the email I provided in the letter I sent them

N

Response

10/28/2019

The complaints of this consumer have been resolved.

**Customer Response**

10/28/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

Complaint Type: Problems with Product/Service **Status:** Resolved

10/03/2019

On September 18, 2019, I received a phone call from ***** in ***** concerning an extended warranty on my 2015 *****. I was told to get paper and something to write with to take notes. This I did. Comparing the notes with the actual warranty I received in the mail does not match up a lot of things were left out such as keeping all records and receipts (I misplace and/or lose receipts all the time). Also, I was told that the business *****'s extended warranty was a Broker for *****, ****, ***** vehicles. This is one of the reason's that swayed me into this contract purchase. I found out that the Dealership where I purchased my vehicle has never heard of this company or its services. They use another company called ****. I was told I had thirty days to review the contract and I could cancel. I was never told that I had to send a written notice if I had been told I never would have agreed to this contract as I deny free magazines subscriptions all the time as I do not want the hassle of trying to cancel. After I received the warranty in the mail on Sept 27th 2019 I called the Auto Services Center and was given the run around about canceling. I even told them I had PTSD and needed this

canceled because it would keep me awake at night. Yes it is true and it does/has. Finally after about fifteen minutes I am told I have to send in a written request to have the contract canceled. I write down all the information including address that the written request needs. I even asked if I needed the VIN number and was told "NO". Good thing I read the back of the warranty manual as it says I do need to include the VIN number as well as something about an odometer receipt. The latter I had my dealership fill out. Oh how convenient to leave out vital information. Also in the warranty manual concerning cancellation it mentions sending the cancellation notice to the ADMINISTRATOR. I sent the ADMINISTRATOR along with the SELLER a written letter of notification through certified signed mail. That cost me at least \$14.00 dollars. If you are a legit business why would you make it so difficult to cancel and insist that you need all your receipts/records for the warranty. A good mechanic can tell if a vehicle was kept up or not. I use friends who are mechanics at time such as changing the fluids in my car and I don't by garbage. By the way my light comes on when it is time to change the oil. If I don't change it the light will stay on besides do damage to the vehicle which I do not need. I take care of my belongings. Also, a legit business does not have non working numbers. PS when I called to cancel I had to recall several times Static on the line and did not get transferred and one time the call dropped.

 **Response**

10/10/2019

SunPath has contacted the service contract vendor regarding this matter. The requested refund will be processed in 5-7 business days.



Customer Response

10/17/2019

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below. I am only rejecting until I receive the refund into my account. When I receive the refund I will be satisfied even though I had to spend money mail certification notice to cancel the warranty. It should not take that long to make a refund. Something needs to be done to make it easier to cancel as it was very frustrating the sales lady arguing with me about wanting to cancel. Regards, **** *****

 **Response**

10/24/2019

According to the independent contractor that sold the consumer her policy, the refund has been provided as requested. This has been personally communicated to the consumer by SunPath.



Customer Response

10/25/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. It was just posted last night as I checked my account last night when I came home from hospital. I was told by **** ***** that he would try to get my refund for the two certified mail I had to send which is \$14.53. It would be nice and the right thing to do. If I don't I will have to accept what is. And I would like to mention that it is not necessarily SUNPATH that is the problem but at least one of their vendors who are not doing right by his company in how they treat customers. Regards, **** *****

Complaint Type: Billing/Collection Issues **Status:** Resolved



09/27/2019

On July 23, 2019 I was contacted by Sunpath Funding LLC by phone stating that my warranty on my ***** was expired and I needed to get coverage. I told the man (*****) that I was not at home and needed to talk to my husband, I was in ***** ***** ** for the birth of my granddaughter. He assured my that I had a month, 30 days to let them know. When I talked to my husband he said we had coverage and to cancel. I talked to the company several times trying to cancel, I was told to write a letter to the company, which I did and also emailed the company. I have jumped through every hoop they put in front of me, yet they keep charging my credit card company. I don't know what else to do as they keep charging my account. Now when I try to call the company it goes through and then I'm disconnected, so I never get to talk to a person. I'm very frustrated and just want this taken care of for good.

Response

10/10/2019

On September 30, 2019, the consumer was credited back all installment payments charged to her (\$275.98)



Customer Response

10/10/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *** *****

Complaint Type: Problems with Product/Service **Status:** Resolved



09/26/2019

I purchased a service contract, 01/26/2017, I canceled it 07/08/19. I talked to a CSR person from this company when I canceled the contract. She said I would have to wait 8 til 11 weeks for my refund check to be mail out to the address I placed in my letter, as well as gave me my estimate amount of refund. The CSR also confirmed that she received my letter and the cancellation department had input the information of cancellation in their system. I have tried calling them 10 times. They have a person answering the phone, takes your information and phone number. No one calls back. I'm calling them for my refund. It has now been 11 to 12 weeks I've been waiting for my refund. Do not do business with this company, all you'll get is the runaround. No one calls you back or refunds my money. All I'm asking is when will I get my refund.

Response

09/30/2019

SunPath is in receipt BBB Complaint # *****. We have searched our records and can not find a service contract under the complainant's name. SunPath has emailed the complainant at the email address specified in the complaint and requested the service contract number and other details so that the complainant's concerns may be properly addressed. SunPath awaits the requested information.



Customer Response

09/30/2019

Better Business Bureau: Here's my SunPath Service Contract #***** and Plan Code 11.16.2016. My contract start date was 01/26/17. I reviewed the response submitted by the business and have determined that the response does NOT satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be resubmitted to the company for a follow-up. Regards, ***** My Service Contract #***** and Plan Code 11.16.2016. Contract start date was 01/26/17.

Complaint Type: Advertising/Sales Issues **Status:** Answered



09/24/2019

This company solicited calls to my phone in an attempt to sell an extended auto warranty. My phone number has been on the do not call list for years. I emailed the responsible party in an attempt to resolve this matter and have yet to be contacted.

Response

09/30/2019

SunPath does not have a record of receiving the complainant's correspondence. An email has been sent from SunPath to the complainant at his address specified in the complaint requesting the information. SunPath awaits the complainant's response.

Complaint Type: Problems with Product/Service **Status:** Resolved



09/21/2019

Sent cancellation notice with all required documents January 12th, 2019. Never heard back from them. Have called and called. They take my details and say 'We will notify cancellation department' and never hear back.

Response

09/23/2019

According to our files, the vendor that sold the consumer the service contract policy that is the subject of the complaint, provided the consumer a refund in the amount of \$2291.80 on September 20, 2019. This sum was credited back to the consumer's credit card ending in ****.



Customer Response

09/23/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

Complaint Type: Problems with Product/Service **Status:** Answered



08/27/2019

I purchased a service contract, 06/08/18, I canceled it 5/28/19 because I traded my car in. I talked to a person from this company when I canceled the contract. He said I would have to wait 7 weeks for a refund on the remaining years on the contract, I tried calling them 10 times. They have a person answering the phone, takes your information and

phone number. No one calls you back. I'm calling them for my refund. It is now almost 12 weeks I've been waiting for my refund. Do not do business with this company, all you'll get is the runaround. No one calls you back or refunds my money. All I'm asking is when will I get my refund.

Response

08/30/2019

SunPath can confirm that the independent contractor that sold contract ***** to the complainant has advised that \$495 has been credited back to her credit card. This credit should appear on the complainant's statement within 24 hours.



Customer Response

08/30/2019

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below. I'm rejecting their response, I purchased the contract on 5/8/18 and goes until 8/8/23. I would like to see the breakdown on how they came up with \$495.00. I paid \$3671.00. It has only been 1 year and 12 days off of this policy. It was cancelled via telephone on 5/20/19. I did not make any claims doing the time I had the policy. I believe there is an error in their calculations. Regards, *** *****

Response

09/05/2019

SunPath thanks the consumer for her continuing patience. The consumer has been provided a breakdown of the correct refund calculation via email and a check for the remainder of the refund is being processed and will be delivered to the consumer within the next 5-7 business days.

Complaint Type: Problems with Product/Service **Status:** Answered



08/22/2019

I have received over 200 robocalls in the past 6 months from different spoofed numbers. I block one number and they start calling from a different number the next day. Finally out of sheer frustration I spend 45 minutes on the phone pretending to be interested and they are selling me Sunpath. After that call, I made contact with Mr. ***** at Sunpath. He was helpful and said he would stop the calls. The calls have all stopped. I want to know who was making the robocalls so that I can take up my grievance with them. I need to send them a complaint letter and I want to leave a proper review for that company. If you look

at the other sunpath reviews on the BBB website you can see my complaint is not unique.
interested

S
Response

08/22/2019

The complainant is not a customer of record of SunPath. The complainant has not provided SunPath with any documentation or any evidence that confirms or substantiates the complainant's allegations. SunPath did not contact the complainant and is unable to verify the claims made by the complainant.

Complaint Type: Advertising/Sales Issues **Status:** Answered

08/19/2019



I have received multiple unwanted solicited robocalls from Sunpath Ltd and their marketers *****. I have a total of 4 calls in my phone logs from Sunpath Ltd and ***** an affiliate of Sunpath Ltd. These calls are a violation of the TCPA and Sunpath Ltd has been sent an email from me but refuses to answer or act upon the demand letter. I want all to know that yes Sunpath Ltd most certainly does make unwanted calls even though they state on the BBB page they don't. I have logged multiple calls from them and *****. Sunpath Ltd you received my email letter signed for on August 19th and have five (5) days to respond. You have not yet responded nor taken my calls. This complaint is my final attempt to ask you get in touch with me. ! I do not take TCPA violations lightly as you are breaking the laws set forth by Congress! I am on the national Do Not Call registry since Oct. 2011 so you willfully called me and for each violation it is \$1500.00. I expect a reply from you and if not You will hear from my attorney, and we will seek full amounts for the violations in addition to all my expenses trying to handle this without court.

T
Response

08/22/2019

SunPath has emailed the complainant acknowledging receipt of her BBB complaint. The complainant was advised that it was difficult to verify the allegations contained in the complaint based on the record that was provided. The complainant was asked to forward any documentation from the party that contacted her (e.g. an "email" or other correspondence) or voice recordings from parties claiming to represent SunPath as those as they could potentially be of assistance in identifying the party or parties responsible for calling her, since the calls did not come from SunPath. SunPath is awaiting the complainant's response.

Complaint Type: Guarantee/Warranty Issues **Status:** Answered

08/17/2019



When I purchased the warranty i was told there was a 30 day wait period which i understood i was never told about the 1000 miles you had to put on the vehicle to validate the warranty and when I purchased the warranty they put the wrong mileage on the policy that i emailed them and told them it was wrong like 3,000 miles over what it should of been. two months later my truck had to be repaired it was a big bunch of BS because the mileage was wrong then that got straightened out then the issue and the 1,000 miles needless to say i had to pay 1927.00 out of pocket my truck was tied up for 3 days because of them jerking the dealership around they are liars scammers and should be closed down then when i called to cancel they said they would then 2 days later they called and said i had to get a my mileage and have it notarized and then send it certified mail i said why cant i fax it that was not in option I told the me telling you over the phone is good enough that i was not sending them anything i told him to cancel it or i was going to the attorney general.I called my credit card company to stop payments

Response

08/20/2019

The Consumer purchased Contract ***** (the "Contract") on June 18, 2019 from *****. All Contract terms are set forth in writing. Contract coverage becomes effective 30 days after purchase and after the covered vehicle has accumulated an additional 1000 miles from the date of purchase. In addition to being contained in writing within the body of the Contract and on the Contract Declaration Page (see attached), these terms are also disclosed at the time of sale. In any case, the Consumer is afforded 30 days to review the Contract and receive a full refund of all sums paid if they are not satisfied with the Contract. SunPath regrets that the Consumer is not satisfied. SunPath has in any case acted in good faith and in accordance with the Contract's terms and conditions, and applicable state law.

Complaint Type: Problems with Product/Service **Status:** Resolved



08/15/2019

My service Contract number with Sunpath Ltd. is: *****. I purchased extended Warranty on 04/04/2019. Requested Cancellation of service contract 05/08/2019. I mail in all the information and requirements were meet for the refunding process. Was promised to receive a full refund by 07/12/2019. I haven't received any refund payments nor will they return any of my phone calls on the status of my cancellation of the contract. Escalated Warranty Cancellation on 07/23/2019 through a Sunpath representative. I recently checked on the escalation process and the number they provided is no longer a work number. Payment of \$595.00 was made in 04/05/2019, Payment of \$277.06 was made on 04/06/2019. Wanting to complete Refunding process. It's been 4 months and they will not comply with my request.

Response

08/19/2019

SunPath has spoken with the consumer and is working towards providing the remedy that has been requested. SunPath will provide an update to this complaint no later than the end of the calendar week.



Customer Response

08/19/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****

Complaint Type: Billing/Collection Issues **Status:** Resolved



08/02/2019

I was contacted by SunPath after I brought my car in for a warranty issue in December 2018. Due to the fact that I was unsure whether or not my car was going to need expensive repairs I opted to sign up for an extended warranty coverage plan with them knowing that I had 30 days to cancel no problem if it wasn't going to be needed. I signed up on the 18th of December 2018. Soon after found out the manufacturer was covering all costs due to a recall and called to cancel my plan on the 27th. After having to repeatedly ask for a refund of my money and cancellation of my policy for 10mins+ I was finally told to mail in a letter of cancellation and that a refund for the deposit was being initiated immediately on the call. I waited to see that refund go through said thank you and sent in my letter of cancellation. I assumed that things were closed at that point. Fast forward 7 months later (yes I should really watch my finances more closely but this isn't the issue here) I find out that they've continued to charge me without my knowledge every month since as if my plan was not canceled. Through 16 phone conversations with SunPath and what I now see is their shady billing company "Vehicle Service Center" I've been able to figure out that SunPath confirmed the receipt of my cancellation letter but that either no one at SunPath decided to forward my letter on to "Vehicle Service Center" or "Vehicle Service Center" is just flat out denying receipt in order to keep charging me behind my back. Everyone is extremely rude and combative and victim shaming every time I call and try to get record of my conversations and cancellation letter and the only way for me to try to help myself is to create a stop payment at my bank and enter a formal dispute on the charges. I need someone at SunPath/Vehicle Service Center to confirm my policy is cancelled without being penalized as I asked for it and took all the steps well within the 30day period and I need ALL of my money refunded at this point, not just the downpayment.

Response

08/06/2019

SunPath has verified the consumer's attempt to cancel the service contract and will see to it that the consumer is refunded all sums paid. The refund will be credited to the credit card which the consumer used in the course of the contract purchase. The refund process may take 7-10 business days to complete.



Customer Response

08/09/2019

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Thank you for all that you do to protect customers from fraud and negligence! Regards, *****

Complaint Type: Guarantee/Warranty Issues **Status:** Answered



08/01/2019

This Company has been robo calling me for weeks, they refuse to take me off their call list and continue to harass me. I have blocked several of their numbers that they call from and yet they continue to leave message and disrupt me during my work day. My phone number is on the do not call list. this is unacceptable.

B
Response

08/02/2019

SunPath has reached out to the consumer by phone and email and will attempt to address his concerns after gathering additional information. This response does not close the matter, and SunPath awaits the consumer's response.

Complaint Type: Billing/Collection Issues **Status:** Answered



07/26/2019

Was contacted by the business after I purchased my vehicle to add a service warranty. After doing so I decided to cancel it, I've called this business multiple times to cancel and they never did. The multiple representatives that I spoke to over the phone were extremely rude and had a very harassing way of speaking to the point that they wouldn't let me speak or even listen to what I have to say or explain myself.

Response

07/31/2019

SunPath has contacted the consumer by telephone and email. The consumer's refund is in process and will be delivered to her within 3-5 business days.

Complaint Type: Advertising/Sales Issues **Status:** Resolved



07/25/2019

I want to talk to your legal department about multiple robocalls your company made to my cell phone from 6/5/19 to 6/17/19. The calls were made using an auto-dial system. My phone number is on the Do Not Call List. Please contact me right away.

Response

07/31/2019

SunPath has spoken with the consumer and is attempting to verify her complaint and arrive at a mutually satisfactory resolution.



Customer Response

07/31/2019

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below. I did speak with a representative for Sunpath and they agreed to look into my complaint, but I do not want to close this case until everything is resolved and we have reached a mutually satisfactory resolution. Thank you, *****

Response

08/02/2019

SunPath has acknowledged to the consumer in writing that it's initial response was not submitted as, or intended to be, a "final" response. The claims against SunPath arise from the consumer's allegations against a third party, to whom she has also complained. SunPath is attempting to determine if unwanted calls are continuing. In any case, SunPath is not the party contacting the consumer, nor did SunPath authorize any third party to call consumers an its behalf. SunPath will continue to work with the consumer to resolve her issue.



Customer Response

08/05/2019

Better Business Bureau: I have reviewed the response submitted by the business in reference to complaint # *****. I appreciate that Sunpath has reached out to me in writing regarding my complaints and that they are willing to continue to work with me to resolve my issues. However, in order to keep this complaint open until an equitable agreement has been reached, my only option on the BBB site is to choose the "Reject Business Response" selection. Again, I appreciate the efforts of Sunpath to-date and look forward to continued communications to resolve this matter. Regards, ***** *****

E
Response

08/14/2019

The consumer's claim with regard to this have been settled.



Customer Response

08/14/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****

Complaint Type: Advertising/Sales Issues **Status:** Resolved



07/21/2019

I have received multiple unwanted solicited robocalls from Sunpath Ltd and their broker *****. I have a total of 14 calls in my phone log from Sunpath Ltd and ***** an affiliate of Sunpath Ltd. These calls are a violation of the *** and Sunpath Ltd has been sent a certified demand letter from me but refuses to answer or act upon the demand letter. I want all to know that yes Sunpath Ltd most certainly does make unwanted calls even though they state on the BBB page they don't. I have logged multiple calls from them and *****, which ***** is in a class action lawsuit for this very thing. Sunpath Ltd you received my certified letter signed for on June 27th and had five (5) days to respond. You have not yet responded nor taken my phone calls seriously. This complaint is my final attempt to make you get in touch with me and if you do not respond to this I will see you and ***** in a federal court in the state of ***!!! I do not take *** violations lightly as you are breaking the laws set forth by Congress! I am on the national Do Not Call registry since Oct. 2007 so you willfully called me me and for each violation it is \$1500.00. There are 14 violations in my phone log from you!!!! I am not playing this game of yours I am

ready to proceed to Federal Court. I fully expect a reply from you this time and if not I will see you in court!!!!!!!

Response

07/31/2019

The consumer's claims have been addressed and satisfied to the satisfaction of all parties.



Customer Response

07/31/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****

Complaint Type: Problems with Product/Service **Status:** Resolved



I went to have my car serviced. When I came to pick up my vehicle, the mechanic notified me that sunpath warranty did not cover my vehicle and I had no coverage. I now have to pay money for the service that sunpath insured me would be covered. I just purchased this warranty on July 1st and on July 11th, I was told this information by my mechanic. I have called sunpath literally all day trying to resolve this issue and each time, I have been hung up on during my waiting to speak to someone regarding my issue.

07/12/2019

Response

07/16/2019

Coverage on SunPath service contracts becomes effective 30 days after purchase and upon the accumulation of additional mileage beyond the mileage at the times of purchase. These terms are contained in writing in the service contract. SunPath will confirm payment details and provide the refund requested.



Customer Response

07/16/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

Complaint Type: Problems with Product/Service **Status:** Resolved



07/05/2019

I was contacted on July 3, 2019 by SunPath, LTD to have my car warranty extended and I signed up for a 5 year/100,000 mile warranty and put down \$350.00 with 15 payments at 160.60 monthly. I was checking out the company and noticed many bad reviews and that they were hassling people with phone calls and not wanting to give a refund and if they did , it would have to be in writing and notarized and sent back. Sometimes they were still charged the following month. Many recommended to stay away from this company, that it wasn't worth the hassle.. One even stated that they sent in a claim and that it wasn't even honored. I was beginning to feel like I was being scammed. I also checked the e-mail containing the receipt from ***** and they were not accredited with the BBB. I decided to take the refund they offer within the 30 days of purchase. I contacted my credit company today on July 5, 2019 to stop the payment if possible and ****, the representative, said it was pending. They cannot dispute it until it posts but I could stop them from taking out future installments by deactivating my card in case they didn't honor my request to cancel. They also suggested I contact SunPath at 9am when they open to see if they would just let me cancel before it posted. I called @9:15 and spoke to ***** and told him I wanted to cancel and he wanted to know why so I said that I didn't want the coverage and then when pressed for more reason I said I didn't like the reviews and the Compliance company who sent me the receipt wasn't accredited with the BBB. The phone went dead and I called back and spoke to ***** again and then he switched me to his supervisor, ***** who then wanted to have a discussion with me about why I don't want the coverage. I told him the same reasons and asked how I can get my refund. He refused to tell me how and continued to repeat over and over again that we were going to have a conversation so that he could put down something on his form as to why I was cancelling. Again I repeated that I did not like a lot of the negative reviews and that the Compliance company was not accredited that they were affiliated with. ***** then wanted to debate why I purchased the coverage 2 days ago and then didn't want it. I again told him the same reasons and he still wanted to debate it. I told him that I am allowed to cancel according to their 30 day refundable policy and that I wanted to know how to get the refund or just stop the processing of this coverage since it was still pending. He said it already processed and that" were going to have a discussion" like adults and would not discuss how to get the refund. This conversation went on for 11 minutes with him repeating that "We were going to have a discussion". I told him that I would hang up and call my credit card company back so that they would talk to him and that I would contact the BBB and tell them how he refused to tell me how to get a refund. I hung up at 9:28am and contacted both companies. I was told to file a form with the BBB and to call back my credit card company so that they can dispute it when it posts, tomorrow or Sunday.

Response

07/16/2019

SunPath has spoken with the consumer and is in the process of resolving her complaint and providing her with a full refund.



Customer Response

07/26/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****

Complaint Type: Problems with Product/Service **Status:** Answered



According to THEIR contract I had 30 days, and 1,000 miles to cancel. When I attempted to cancel they said the grace period had expired. February 25 to March 25 is 28 days. They also charged my credit card WITHOUT my permission. copy of contract is enclosed. \$495.00 basic charge \$277.00 charge to credit card Total \$772.00

07/03/2019

Response

07/16/2019

SunPath is working with the independent contractor that sold the consumer the policy and will provide the full refund that has been requested.

Complaint Type: Problems with Product/Service **Status:** Resolved



A third part Vehicle Protection Specialists gave a hard sell pitch for an extended warranty policy to my 92 year old mother with dementia. She does not drive. She no longer owns the car. I have contacted Vehicle Protection Specialists but they hang up on me. I would just like the policy to be cancelled by SunPath and monies refunded immediately.

07/01/2019

Response

07/31/2019

SunPath has reviewed the consumer's complaint and is addressing it with the responsible third party identified by the consumer. A refund of all sums paid is being processed and will be credited within the next 3-5 business days.



Customer Response

07/31/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****

Complaint Type: Problems with Product/Service **Status:** Answered



The warranty was not honored.

07/01/2019

Response

07/31/2019

The consumer purchased a vehicle service contract administered by SunPath LTD. The vehicle service contract has written coverage terms, conditions, and ancillary benefits that include substitute transportation. The substitute transportation benefit is conditioned upon a covered claim's hourly labor requirement and is set forth as follows: "Rental Vehicle Expense: COVERAGE is calculated as follows: For every (7) hours of authorized labor approved by the ADMINISTRATOR, YOU qualify for one (1) day of reimbursement. Notwithstanding the foregoing, if an authorized claim requires more than four (4) hours of authorized labor, YOU will qualify for YOUR first day of reimbursement. If the ADMINISTRATOR requires an inspection which causes a delay, YOU will qualify for one additional day of reimbursement. At all times, the maximum benefit is \$35.00 per day. In all cases, total reimbursement will not exceed \$175.00. At no time will this benefit exceed the amount YOU were charged for vehicle rental, or otherwise include days that YOUR VEHICLE was not at the repair facility. "For the consumer's claim in April of this year for transmission repairs, SunPath authorized labor of 7 hours to complete the repair. This allowance is a nationally published labor standard and entitled the consumer to one day of substitute transportation benefit. An additional day was provided due to the need for vehicle inspection. A total of two days of substitute transportation was provided and the consumer was provided a check for \$70 as set forth in the contract. The coverage determination was at all times made in good faith and in accordance with the terms and conditions of the contract, none of which has been waived.

Complaint Type: Advertising/Sales Issues **Status:** Resolved



06/27/2019

I have received several calls from this company (or paid advertisement company from this company) in reference to buying an extended warranty. I have my number listed on the Do Not Call Registry and they continue to call and solicit business without regard for the registry.

A

Response

07/03/2019

SunPath is committed to legal and ethical sales practices and will contact the consumer to address his concerns.



Customer Response

07/04/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. If the company does indeed contact me, I accept the business response that my complaint will be closed as resolved. They have not contacted me yet however. Regards, **** *****

Complaint Type: Guarantee/Warranty Issues **Status:** Resolved



06/22/2019

I was told that this company could help me refinance my car and that my remaining balance with the company I was financing with would be covered. I paid them twice only to get a call from my original financing company saying my car was at risk for repossession. I've tried calling and emailing and have gotten no assistance or refund.

J

Response

07/31/2019

All refund sums requested by the consumer have been processed. A credit should appear on the consumer's credit card within the next 3-5 business days.



Customer Response

07/31/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *** *****

Complaint Type: Problems with Product/Service **Status:** Answered



06/19/2019

This company SunPath Ltd that does business under ***. Kept calling all day long even when I was at work. I have a DO NOT CALL on our phones for over 20 years. How they get though I do not. They called and got me in the middle of working and I just gave them info. I did wrong giving out my banking info. Then I read the notes I took and tried to get a refund and cancellation. They were very rude and kept hanging up on me. I kept trying to cancel and then my husband ended up in the hospital I lost track of time. Then when he came home, I tried calling again. Today a young lady told me not to threaten them with the BBB because they had a good standing with you. My husband and I are seniors (he is 86 and I am 70) we can not afford to be swindled out of our social security that we live off of. Please help a citizen get what is due theirs. A refund and no further charges. I will have to go change our bank account so noone can try to take our income.

Response

07/03/2019

SunPath will address the consumer's complaint with *** and respond directly.

Complaint Type: Problems with Product/Service **Status:** Answered



06/01/2019

Consumer's Original Complaint Illegal Calls I contacted company about robocalls to my cell phone and requested copy of their Do Not Call List Policy. They did not respond or provide policy. Consumer's Original Complaint I contacted company on 5/28/2019 50 ***** ***** *** *** ***** ** ***** , about after business hours robocalls to my cell phone made on 5/28/2019 selling their services My number is on the Do Not Call List. I contacted company again on 5/30/2019 and requested copy of their Do Not Call List Policy. They did not provide policy or respond to any of my communications. ***** ***** , ***** ,

Response

07/03/2019

SunPath is committed to legal and ethical sales practices. Our office will work with the consumer in an attempt to stop unwanted calls. SunPath does not engage in sales and did not contact the consumer. The consumer has not presented any evidence that warrants the payment demand requested by the consumer.

Complaint Type: Advertising/Sales Issues **Status:** Resolved



05/20/2019

I contacted company about robocalls to my cell. I am on the *****. Requested their *****. Didn't respond/provide policy. I contacted company on 4/26/19 and 5/13/19 about 6 (six) robocalls to my cell phone in Dec 2018 and April 2019 made with a pre-recorded messages and unsolicited telemarketing. My number is on the *****. I requested copy of their *****. They did not provide policy or respond to any of my communications.

Response

06/11/2019

SunPath is committed to addressing the consumer's concerns and is reviewing the allegations in her complaint. SunPath will contact the consumer in or before June 14 to address her concerns directly.



Customer Response

06/21/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. The company has resolved the issues I had in a satisfactory manner. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

Complaint Type: Problems with Product/Service **Status:** Answered



05/17/2019

My vehicle broke down, I went to file a claim and wouldn't you know it the repair I need is not covered. When speaking to the claims dept. I was meant with rudeness the whole time. When I asked to cancel the service I was told to put it in writing, then hung up on. Tried to call back and got a recording saying they were closed.

R
Response

05/23/2019

SunPath regrets the consumer was not satisfied. A full refund as requested is in process and will be completed within the next 7-10 business days.



Customer Response

05/23/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, ***** *****



Customer Response

06/20/2019

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below. On May 23, 2019, I received an e-mail from SunPath LTD, stating I would receive a full refund of all payments plus deposits made within 7-10 business days, as of today the 20th of June 2019, I have not received a refund. I have written to the SunPath company regarding my concerns. Regards, ***** *****

R
Response

07/03/2019

According to our office's records, payment to the consumer was scheduled on May 23, 2019. Our office will examine its payment files and re-issue payment if necessary. Our office regrets any inconvenience to the consumer. In any case, our office will follow up with the consumer and have this matter remedied on or before July 12, 2019.

Complaint Type: Problems with Product/Service **Status:** Resolved



05/09/2019

My name is **** * and I am assisting my father with this complaint since he does not have a computer or email. On 4-23-2019 **** * purchased a Vehicle Service Center Plan which he does not need or want. While that is not the focus of this complaint the purchase was made because of questionable, high pressure telemarketer practices. It should be noted that **** is 88 years old and has mild cognitive deficits. He is on the No Call List and has a screening device on his telephone. Still he was called repeatedly and badgered in to buying this policy. It should also be noted that the policy should be null and void because the mileage **** provided, less than 25,000 miles, was rounded up to ,60,000, on the policy thereby causing an inaccurate and inflated premium. In their policy, Sun Path states that the policy can be cancelled at any time and that if the policy is cancelled with in 30 days a full refund will be issued. As we said, this policy is not needed or wanted. We have called Sun Path three times this week attempting to get their cancellation form. The first two times a return call was promised but not received. The third time **** refused to provide the form. It should be noted that Sun Path does not provide the form on their website and that we could not find it on the internet. Despite the questionable business practices we encountered so far we are attempting to follow Sun Paths policy requirements to cancel this policy and receive a complete refund. We are requesting that Sun Path immediately send **** a complete cancellation form for policy, *** ****, so that we can cancel this policy and receive a refund. Thank you.

A

Response

05/20/2019

A full refund of all sums paid by the consumer is in process as requested and should be completed no later than May 28, 2019.



Customer Response

05/20/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, **** ***

Complaint Type: Advertising/Sales Issues **Status:** Answered



05/07/2019

I get repeated calls from this company, in spite of being on the Do Not Call list. I ask repeatedly to not call me, but they continue to do so. And it is definitely SunPath, the last person I spoke to gave me the website info, and an actual working callback number. They

may not initiate the calls, but have some other company do it for them, then transfer to SunPath. They then tell you that you can only get the policy if you sign up RIGHT NOW. If you call back later, they won't have the same deal. Today, they then called back and asked for me but by my wife's last name. When I told them my last name, they of course hung up. And I did call back the number they gave, and it was answered by the same company. They clearly ignore the Do Not Call list, as I've been on it for years.

D
Response

05/23/2019

The Consumer was contacted as requested and was provided a contact name and call back number to address his concerns.

Complaint Type: Problems with Product/Service **Status:** Answered



04/28/2019

My Mother (elderly with memory issues) was given a hard core sales pitch on the phone and signed up with this company; I, her daughter discovered and called the company to cancel policy; they INSISTED I fax a power of attorney to them. Then I called back with my mother to cancel policy, first woman hung up on her; second man WOULD NOT CANCEL policy for her. After 5 minutes of his jargon, he stated that the "cancellation department was in a meeting"; my mother insisted that he cancel her policy; he stated someone would call her back to cancel, THEY NEVER DID. But they did debit another \$165. from her account. The debit card was then cancelled at the bank. This is an elderly fraud scam, they people should be shut

J
Response

05/02/2019

A representative of SunPath has spoken with the complainant. The requested refund of sums charged to the consumer is in process. SunPath has addressed the consumer's legitimate concerns with the vendor and is working to insure that sales of its products and services are done so in a compliant manner.

A blue circular icon containing a white stylized human figure.
Customer Response

05/11/2019

Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does not satisfy or resolve my issues and/or concerns in reference to complaint # *****. Please add your rejection comments below. [I spoke to an attorney representing the company he did debit back the last amount of money they TOOK, and said that a check would be in the mail, this was on May 1 as of today May 11th the check has still not arrived. If you are rejecting the business's response please enter your rejection comments here.]
Regards, **** *****

Response

05/17/2019

SunPath attempted in good faith to address the consumer's concerns, but is at a loss for why the check has not arrived. It was sent via USPS with tracking to ensure delivery. This may be verified by going to the USPS web site and www.usps.com. The tracking number was *****. It appears that the envelope was out for delivery on May 9, but for some reason there is no additional information. SunPath will issue a stop payment issued and issue another check and advise as to expected delivery and will provide tracking information. It will be sent via a different delivery method.

Complaint Type: Advertising/Sales Issues **Status:** Answered



04/23/2019

I have been receiving multiple unsolicited calls from this company stating that my car warranty has expired and they are trying to have me buy another one. I have sometimes received 3 or 4 calls a week from them. My number has been on the do not call list since 2012 and I have even selected the option to have them take me off of their list when they call with no effect. I just called them twice this morning to try to resolve the issue before I filed this complaint and it failed miserably. The first person actually hung up on me after I stated that I have been receiving unsolicited calls. I have the last 2 unsolicited calls from them recorded and plan to take legal action if this isn't settled in a very timely manner.

Response

04/26/2019

SunPath has reached out to the consumer to address his concerns. A message was left with a phone number for the consumer to respond to. SunPath hopes to resolve matters to the consumer's satisfaction.

Complaint Type: Advertising/Sales Issues **Status:** Answered



04/11/2019



For the last year or so, I have receive at least two calls per week from this business (or possibly from their sales agents), and sometimes as many as six calls in a day. I have never inquired about their products/services, so these are just cold calls they place asking about my car and whether or not it's under warranty. If you don't give them an answer that falls within the parameters they're looking for, they literally just hang up without even so much as a goodbye. But apparently they don't take you off their calling list. They just keep calling until you give them answers they like. It took me this preceding few months to finally figure out how to give them answers that "qualified" me to get more information, and to finally be able to identify them and file this complaint. By the way, my number has been on the national do not call list since it's inception so by law, they shouldn't be calling me in the first place. Further, I have asked numerous times to be removed from their calling list, to no avail. Another thing that seems terribly shady is that they wanted me to give them my credit card number before giving me anything in writing about the extended auto warranty they wanted to sell me. And one last thing, the extended warranty they wanted to sell me was ridiculously expensive: \$3,885. I know for a fact that the same warranty can be purchased for about one-third that price, so I would characterize their pricing as "predatory." They even asked for my credit card number before getting my Vehicle Identification Number (VIN), which would have enabled them to verify that I actually HAD the vehicle I told them I had. If their process isn't a total scam, it would surprise me very much.

Response

04/16/2019

SunPath is a third party vehicle service agreement provider. Our office does not engage in telephonic solicitation of sales, and did not contact the consumer. We would be happy to work with the consumer to attempt to determine the origin of the unwanted calls he is receiving. As for SunPath products and services, our service agreements are state approved and regulated and provide comprehensive coverages. They are ultimately priced by the selling vendor.

Complaint Type: Problems with Product/Service **Status:** Resolved



04/04/2019

I purchased a service contract on 11/29/2018, by telephone, through SunPath Ltd, after being assured it was a direct dealer with *****. That was later revealed to be inaccurate information. I purchased a new vehicle on 12/22/2018. On 12/20/2018, I notified the Vehicle Service Center of my intent to purchase a new vehicle and my desire to cancel the existing contract. I followed all the directions given to me by telephone and also those listed in the Contract Declarations pamphlet and submitted the request in writing, with a **** Tracking number and return receipt. On 1/14/19, I spoke to *****, a SunPath Vehicle Protection Specialist, who assured me my request had been received and was being processed for a full refund. On 1/17/19 I spoke to ***** who assured me my refund would be sent to my home address in 6 -9 weeks. On 2/27/19, I spoke to *****, who assured me a Cancellation Specialist would return my call. On 2/28/19, I spoke to ***** who assured me that I would be called by the end of the workday. On 3/8/19, ***** stated she would send my complaint of no return calls to the front office and that I would be called back. 3/19/19, ***** assured me I would receive a call back from the cancellation office between 1-4 pm

CST today. 3/22/19, *** assured me I would receive a callback. 3/25/19, ***** assured me I would receive a callback. 4/3/19, ***** was very defensive, treating me like I was the villain in this situation but did assure me I would receive a callback. I assured him my next call was going to be to the Better Business Bureau. Today is 4/4/2019, and I still do not have my promised \$3,625.00 refund. I am an elderly disabled Veteran and that is a tremendous amount of money to me. I feel I have been more than patient. SunPath will not even respond to my numerous phone calls. I don't know what course of action to take next.

Response

04/16/2019

SunPath has reviewed the consumer's complaint and is following up on details as required. The consumer's continuing patience is greatly appreciated as we try to resolve this to her satisfaction, which should be within the next 5-7 business days.



Customer Response

04/26/2019

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.] Better Business Bureau: I have reviewed the response submitted by the business and have determined that the response does satisfy my issues and/or concerns in reference to complaint #*****. I understand that by choosing to accept the business response that my complaint will be closed as resolved. Regards, *****

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